
THE FINANCIAL RELATIONSHIP INDEX

1. How often do you and your partner discuss money?
a. Daily b. Weekly c. Monthly d. Yearly e. Never
2. How often do you and your partner fight about money?
a. Daily b. Weekly c. Monthly d. Yearly e. Never
3. How often do you purchase items in secret?
a. Daily b. Weekly c. Monthly d. Yearly e. Never
4. How often do you lie to your partner about what an item did or will cost?
a. Daily b. Weekly c. Monthly d. Yearly e. Never
5. Do you buy gifts for other people without your partner's knowledge?
a. No b. Yes
6. Do you have a secret stash of cash?
a. Yes b. No
7. Do you have a credit card that your partner is not aware of?
a. No b. Yes
8. How much do you dread talking to your partner about money?
a. Don't dread b. Slightly dread c. Dread
9. Do you look over and pay your bills together?
a. Yes b. No
10. Do you or your partner have an allowance?
a. No b. Yes
11. Do you as a couple have a joint or separate checking accounts?
a. Joint b. Separate
12. How stressed are you about finances?
a. Not at all stressed b. Slightly stressed
c. Stressed d. Very stressed
13. Have you ever had counseling—either personally or as a couple—
about your finances?
a. Yes b. No

- 14.** Would you ever consider ending your relationship due to your finances?
- a. I would never end a relationship over money.
 - b. I would slightly consider ending a relationship over money.
 - c. I would separate over financial infidelity.
 - d. I would permanently separate or divorce over financial infidelity.
- 15.** Did money ever cause problems or disruptions in your parents' relationship when you were growing up?
- a. No
 - b. Yes
- 16.** How much total credit card debt do you have as a couple (be sure to include any debt you brought with you into the relationship)?
- a. \$0—5,000
 - b. \$5,000—10,000
 - c. \$10,000—20,000
 - d. \$20,000—30,000
 - e. \$30,000—and above
- 17.** Are you comfortable with the amount of debt you as a couple have?
- a. Very comfortable
 - b. Somewhat comfortable
 - c. Not comfortable
 - d. Very uncomfortable
- 18.** Do you and your partner agree on a budget?
- a. Yes
 - b. No
- 19.** Do you and your partner have a plan for your retirement?
- a. No
 - b. Yes

Now see below to calculate your score.

FRI Answer Key

Question 1

If you answered a, give yourself +0

If you answered b, give yourself +1

- c. +1
- d. +2
- e. +3

Question 2

- a. +5
- b. +4
- c. +3
- d. +1
- e. +0

Question 3

- a. +8
- b. +6
- c. +4
- d. +2
- e. +0

Question 4

- a. +8
- b. +6
- c. +4
- d. +2
- e. +0

Question 5

- a. +0
- b. +4

Question 6

- a. +8
- b. +0

Question 7

- a. +0
- b. +5

Question 8

- a. +0
- b. +2
- c. +4

Question 9

- a. +0
- b. +5

Question 10

- a. +0
- b. +3

Question 11

- a. +0
- b. +5

Question 12

- a. +0
- b. +1
- c. +3
- d. +5

Question 13

- a. +0
- b. +4

Question 14

- a. +0
- b. +4
- c. +6
- d. +8

Question 15

- a. +0
- b. +4

Question 16

- a. +0
- b. +2
- c. +4
- d. +6
- e. +8

Question 17

- a. +0
- b. +1
- c. +3
- d. +5

Question 18

- a. +0
- b. +4

Question 19

- a. +4
- b. +0

Your Score:

0–25: You have very little financial infidelity in your relationship. And that's fantastic. At the same time, remember that all it takes is one little lie, one little secret, to send your relationship into a spiral of deception. We don't say that to scare you, but to let you know that even if things are going pretty well right now, it's worth incorporating the advice in the coming chapters into your financial communication. Building healthy habits when things are good can go a long way toward preventing them from ever going bad.

25–50: You have developed some faulty communication patterns, some bad habits, and maybe even a few secrets that are keeping you from having honest financial conversations. The good news is that it won't take a ton of effort to get yourselves unstuck and moving into a much stronger financial relationship. The chapters that follow will give you a solid plan for doing just that.

50–75: You are on the road to disaster, but you're not there yet. There's still time to hit the brakes and turn this relationship around. It will take some serious work from both of you. You'll need to start thinking about the reasons you are hiding your spending or setting up secret accounts. And if you want to heal your relationship, you'll need to prepare yourself for the difficult conversations that are about to take place. We will give you the tools in this book, and we believe that if you use them and commit to working through your issues together, you can rebuild your relationship.

75–100: Clearly money is a major issue in your relationship. We'd guess that you either have tremendous conflict over your finances or have stopped talking about them altogether. Even if that's the case, you have done something crucial by reading this far. You have demonstrated hope. And that's huge. We believe every relationship can be saved from financial infidelity—including yours—with time and true commitment.

You might find that the issues you need to work through are just too much for the two of you to manage. If that happens, we urge you to not only use the tools in this book, but to find a marriage counselor, a therapist, a member of the clergy, or another relationship professional who can guide you through the process of rebuilding a relationship that has been badly broken.
